

Form B18(Official Form 18)  
(9/97)

UNITED STATES BANKRUPTCY COURT  
District of Minnesota

In Re:	)	
SHAWN HEMME	)	
110 W GRANT ST	)	
APT 4E	)	Case Number: 05 - 42705
MINNEAPOLIS, MN 55403	)	
	)	
	)	
	)	
	)	Chapter: 7
	)	
	)	
	)	
Social Security Number:	)	
Debtor:	)	
xxx-xx-3908	)	
	)	
	)	

Debtor

DISCHARGE OF DEBTOR

It appears that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated: 08/02/05**

**BY THE COURT**

NANCY C DREHER

United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT

Filed and docket entry made on 08/02/05

Lori Vosejpka Clerk

Form B18 Continued  
(9/97)

EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

for BANCAP Page 1 of 3  
**CERTIFICATE OF SERVICE**

District/off: 0864-4  
Case: 05-42705

User: user9  
Form ID: 318

Page 1 of 1  
Total Served: 23

Date Rcvd: Aug 02, 2005

The following entities were served by first class mail on Aug 04, 2005.

db +HEMME, SHAWN, 110 W GRANT ST, APT 4E, MINNEAPOLIS, MN 55403-2310  
tr +LEONARD, BRIAN F, 100 S 5TH ST STE 2500, MINNEAPOLIS, MN 55402-1234  
6389803 ASSET ACCEPTANCE LLC, POE 2036, WARREN MI 48090  
6389804 +C FS, 10304 SPOTSYLVANIA AVE, STE 100, FREDERICKSBURG VA 22408-2636  
6436553 +CFS-SUN TECH SERVICING LLC, PO BOX 6004, RIDGELAND MS 39158-6004  
6389805 CREDIGY, 3950 JOHNS CREEK, SUWANEE GA 30024  
6389806 DELL FINANCIAL, 12234 N IH 355B BLDG B, AUSTIN TX 78154  
6389807 +FAIRVIEW UNIVERSITY HOSP, ATTN ACCOUNTS PAYABLE, 500 HARVARD ST, MINNEAPOLIS MN 55455-0363  
6389808 +GOODYEAR, POB 5003, SIOUX FALLS SD 57117-5003  
6389818 HENNEPIN COUNTY SHERIFF, HENNEPIN COUNTY COURTHOUSE, MINNEAPOLIS MN 55415  
6389809 +MBNA AMERICA, POB 15026, WILMINGTON DE 19850-5026  
6389810 MERRICK BANK, POE 5000, DRAPER UT 84020  
6389811 MILLENNIUM CREDIT, CO TCF NATIONAL BANK RNB, MPLS MN 55459-0317  
6389822 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447  
6389813 +RADIO SHACK, POB 8189, GRAY TN 37615-0189  
6389814 +SPRINT PCS, POB 219718, KANSAS CITY MO 64121-9718  
6389815 TCF NATIONAL BANK RNB, POE 59317, MPLS MN 55459-0317  
6389816 +UNIFUND CORP, 11802 CONREY RD, CINCINNATI OH 45249-1074  
6389820 +UNITED STATES ATTORNEY, 600 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070  
6389819 +UNITED STATES TRUSTEE, 1015 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070  
6389817 +WELLS FARGO BK, HONDA ACCORD, 1250 MONTEGO, WALNUT CREEK CA 94598-2820

The following entities were served by electronic transmission on Aug 03, 2005 and receipt of the transmission was confirmed on:

6389812 +EDI: PROVID.COM Aug 02 2005 22:55:00 PROVIDIAN BANK CORP, 4940 JOHNSON DR,  
PLEASANTON CA 94588-3308  
6389821 +E-mail: deed.bkpt.mpwr@state.mn.us Aug 03 2005 03:47:57 STATE OF MINNESOTA,  
DEPT OF MANPOWER SERVICES, 390 N ROBERT ST, ST PAUL MN 55101-1812

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 04, 2005

Signature:

